



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office

NOTICE OF ALLOWANCE AND ISSUE FEE DUE

LM02/0802

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CHARLOTTE NC 28282

APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
09/247,222	02/10/99	020	HESS, R	2764 08/02/00
First Named Applicant	SINCLAIR,	35 USC 154(b) term ext.	=	0 Days.

TITLE OF INVENTION COMPUTER-DRIVEN INFORMATION MANAGEMENT SYSTEM FOR SELECTIVELY MATCHING CREDIT APPLICANTS WITH MONEY LENDERS THROUGH A GLOBAL COMMUNICATIONS NETWORK

ATTY'S DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEES DUE	DATE DUE
2 2112/4	705-038.000	024	UTILITY	YES	\$605.00	11/02/00

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED.**

**THE ISSUE FEE MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED.**

**HOW TO RESPOND TO THIS NOTICE:**

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is changed, pay twice the amount of the FEE DUE shown above and notify the Patent and Trademark Office of the change in status, or
- B. If the status is the same, pay the FEE DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay FEE DUE shown above, or
- B. File verified statement of Small Entity Status before, or with, payment of 1/2 the FEE DUE shown above.

II. Part B-Issue Fee Transmittal should be completed and returned to the Patent and Trademark Office (PTO) with your ISSUE FEE. Even if the ISSUE FEE has already been paid by charge to deposit account, Part B Issue Fee Transmittal should be completed and returned. If you are charging the ISSUE FEE to your deposit account, section "4b" of Part B-Issue Fee Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give application number and batch number.

Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

PATENT AND TRADEMARK OFFICE COPY

<b>Notice of Allowability</b>	Application No.	Applicant(s)
	09/247,222	SINCLAIR, DAVID A.
	Examiner	Art Unit
	Richard W. Hess	2764

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance and Issue Fee Due or other appropriate communication will be mailed in due course.

1.  This communication is responsive to 24 July 2000.
2.  The allowed claim(s) is/are 1-20.
3.  The drawings filed on \_\_\_\_\_ are acceptable.
4.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
  - a)  All b)  Some\* c)  None of the CERTIFIED copies of the priority documents have been
    1.  received.
    2.  received in Application No. (Series Code / Serial Number). \_\_\_\_\_.
    3.  received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

5.  Acknowledgement is made of a claim for domestic priority under 35 U.S.C. & 119(e).

A SHORTENED STATUTORY PERIOD FOR REPLY to comply with the requirements noted below is set to EXPIRE THREE MONTHS FROM THE "DATE MAILED" of this Office Action. Failure to timely comply will result in ABANDONMENT of this application. Extensions of time may be available under the provisions of 37 CFR 1.136(a).

6.  Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient. A SUBSTITUTE OATH OR DECLARATION IS REQUIRED.
7.  Applicant MUST submit NEW FORMAL DRAWINGS
  - (a)  because the originally filed drawings were declared by applicant to be informal.
  - (b)  including changes required by the Notice of Draftsperson's Patent Drawing Review( PTO-948) attached
    - 1)  hereto or 2)  to Paper No. 3.
  - (c)  including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the examiner.
  - (d)  including changes required by the attached Examiner's Amendment / Comment.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the reverse side of the drawings. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

8.  Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Any reply to this letter should include, in the upper right hand corner, the APPLICATION NUMBER (SERIES CODE / SERIAL NUMBER). If applicant has received a Notice of Allowance and Issue Fee Due, the ISSUE BATCH NUMBER and DATE of the NOTICE OF ALLOWANCE should also be included.

#### Attachment(s)

1 <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	2 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3 <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)	4 <input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____.
5 <input type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. _____.	6 <input type="checkbox"/> Examiner's Amendment/Comment
7 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material	8 <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance
	9 <input type="checkbox"/> Other .

### **DETAILED ACTION**

1. Claims 1–20 have been examined. Independent Claims 1 and 11 were amended by the applicant's amendment dated July 21, 2000.

#### ***Allowable Subject Matter***

2. Claims 1–20 are allowed.

#### ***Reasons for Allowance***

3. The following is an examiner's statement of reasons for allowance:

Anderson et al (US Patent No. 5,774,883) discloses a computer-driven information system for selectively matching credit applicants with moneylenders through a global communication network. Anderson et al also teaches that his system pulls credit reports from credit bureaus and then filters the credit applicant information to see if the credit applicant profile matches any of the credit profiles submitted by participant moneylenders. If there is a match, the loan application is approved, even if the application is received outside of the moneylender business hours. Credit applications meeting the moneylender's ideal profile is then transmitted to the moneylender to complete the loan processing. Therefore, Anderson et al teaches a system for filtering credit applications with the objective approving the application and approving the auto loan.

DeFrancesco et al (US Patent No. 5,878,403) also teaches a computer-driven information system for selectively matching credit applicants with moneylenders through a global communication network, but DeFrancesco et al focuses on selecting a loan for the automobile purchaser that maximizes both the front-end and back-end profit for the

dealership. The system taught by DeFrancesco et al also uses credit bureau reports and other information about the purchase and the credit applicant to make a decision about which loan is offered to the credit applicant.

Both of the references cited above make a credit decision based upon the credit applicant's information, credit bureau reports and the acceptable credit profiles received from participating moneylenders.

ALCAPS is a loan-processing package offered by American Management Systems, Inc. and is used by banks and other financial institutions to automate the credit decision process once the moneylender receives the credit applicant's data. In this case, the moneylender must not only make a decision about offering credit to the applicant, but must also make sure to issue a letter to a credit applicant citing the reasons why a particular loan application was denied. The ALCAPS system seeks to automate the decision process and minimize the cost of credit decision process.

~~None of the reference cited above disclose or teach a system for selectively distributing credit applications to money lenders based upon the moneylenders distribution filter means that electronically compares the applicant's profile with the lender's model profile for filtering the distribution of applicant data through the inventive system to the lender. Since the inventive system described in independent Claims 1 and 11 makes no credit decisions, but seeks only to distribute the credit applications to lenders according to their model profile in order to improve their "book-to-look" ratio, these Claims and all the claims that depend on them are deemed allowable by the examiner.~~

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Fruchtman et al (EP 0 629 962).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard W. Hess whose telephone number is (703) 308-6287. The examiner can normally be reached on M-F (7:00-4:30) First Friday Off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (703) 305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-9051 for regular communications and (703) 308-5357 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 305-3900.

  
Richard W. Hess  
July 27, 2000

  
James P. Trammell  
Supervisory Patent Examiner  
Technology Center 2700